GOVERNMENT OF INDIA
AGRICULTURE
LOK SABHA

UNSTARRED QUESTION NO:3711
ANSWERED ON:07.04.2003
PROVISION OF LOANS TO FARMERS
RAJO SINGH

Will the Minister of AGRICULTURE be pleased to state:

(a) the number of farmers in Bihar provided agricultural loans during the last three years and current year, category-wise;

(b) the amount of loan so far recovered from the farmers of each category; and

(c) the details of the measures proposed to be taken by the Government to speed up recovery of loans from the big farmers?

Answer

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE (SHRI HUKUMDEO NARAYAN YADAV)

(a): The number of farmers (Category-wise) who availed agricultural loans from CommercialBanks during the last three years is as under:-

Year	Small farmers/Marginal farmers	Other Farmers
June, 1999	474356	122787
June, 2000	486193	106532
June, 2001	443111	110841

In addition 35.74 lac borrowing members of Cooperative Credit Institutions (CCI) andRegional Rural Bank (RRBs) also availed of this facility as on 31 March, 2000.

(b): As per the available information, the amount of loan recovered by CCI and RRBs during the last three years has been as under:-

Year	Amount of loan recovered (Rs. in lakhs)
1999-2000	25964.98
2000-2001	32075.99
2001-2002	40220.56

The recovery performance of Commercial Banks ranged between 44.14% to 46.83% during the same period.

(c): Some of the steps taken for speeding up the recovery of bank loans including those of big farmers are as under:-

? Many state governments have enacted legislation to implement recommendations of Talwar Committee relating to recovery of loans.

? Instructions have been issued for implementation of the One Time Settlement Scheme (OTS) for recovering the old overdues.

? Banks have been permitted for settlement of their dues through Lok Adalat. The RRBs have been allowed to effect recovery through Debt Recovery Tribunals (DRT).

? The Cooperative Banks recover the overdues as per provisions of the respective State Cooperative Societies Act.

? Recovery of overdues particularly under Government sponsored programmes is done with the help of Government Department concerned.